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Certificate of Notice Page 1 of 2
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

In re: Richard S. Greenspan Debtor

Case No. 17-18209-elf Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Stacev Page 1 of 1 Date Rcvd: Mar 15, 2018 Form ID: pdf900 Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Mar 17, 2018.

smg

db +Richard S. Greenspan, 233 South Fieldstone Court, Yardley, PA 19067-5711

+Nissan Motor Acceptance Corporation, Stewart, Zlimen, & Jungers, LTD, 2860 Patton Road. cr

Roseville, MN 55113-1100

+Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100 cr

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Mar 16 2018 01:32:22 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 16 2018 01:32:07 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

U.S. Attorney Office,

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 16 2018 01:32:14 U.S. Attorney Office c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/PDF: gecsedi@recoverycorp.com Mar 16 2018 01:28:20 Synchrony Bank,

c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com; Finkeltrustee@comcast.net DIANA M. DIXON on behalf of Debtor Richard S. Greenspan dianamdixonesq@gmail.com KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KMcDonald@blankrome.com REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 7

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RICHARD S. GREENSPAN,

Debtor : Bky. No. 17-18209 ELF

### ORDER

**AND NOW,** the Debtor having filed with the court a reaffirmation agreement between the Debtor and Nissan Motor Acceptance Corporation ("the Reaffirmation Agreement"),

**AND**, the court having found, in its Order dated **January 24, 2018**, that a presumption exists that the Reaffirmation Agreement would impose an undue hardship on the Debtor,

**AND**, the court having scheduled a hearing pursuant to 11 U.S.C. §524(m) to permit the parties to present evidence to rebut the presumption of undue hardship and to determine whether the Reaffirmation Agreement should be disapproved ("the §524(m)(1) Hearing"),

**AND**, no party in interest having appeared at the §524(m)(1) Hearing to rebut the presumption of undue hardship,

It is hereby **ORDERED** and **DETERMINED** that the Reaffirmation Agreement is **DISAPPROVED.** 

Date: March 14, 2018

ERIC L. FRANK

U.S. BANKRUPTCY JUDGE